

**PREMIER BANCORP, INC.**

|   | CPP Disbursement Date<br>05/08/2009 | RSSD (Holding Company)<br>2933522 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2010<br>\$ millions                 | 2011<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$290                               | \$269                             | -7.4%   |      |    |
| Loans   | \$182                               | \$157                             | -13.5%  |      |    |
| Construction & development  | \$6                                 | \$7                               | 11.1%   |      |    |
| Closed-end 1-4 family residential   | \$13                                | \$9                               | -31.0%  |      |    |
| Home equity   | \$1                                 | \$0                               | -54.4%  |      |    |
| Credit card   | \$0                                 | \$0                               |   |      |    |
| Other consumer  | \$0                                 | \$0                               | 22.3%   |      |    |
| Commercial & Industrial   | \$56                                | \$38                              | -31.8%  |      |    |
| Commercial real estate  | \$92                                | \$78                              | -15.1%  |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$3                                 | \$2                               | -35.6%  |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$1                                 | \$59                              | 4354.9%   |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$30                                | \$18                              | -41.9%  |      |    |
| Cash & balances due   | \$52                                | \$10                              | -80.5%  |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$0                               |   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$279                               | \$263                             | -5.6%   |      |    |
| Deposits  | \$208                               | \$199                             | -4.3%   |      |    |
| Total other borrowings  | \$70                                | \$63                              | -9.7%   |      |    |
| FHLB advances   | \$70                                | \$63                              | -9.7%   |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$11                                | \$6                               | -52.0%  |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1                                 | \$0                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 4.1%                                | 1.4%                              | --  |      |    |
| Tier 1 risk based capital ratio   | 6.3%                                | 2.3%                              | --  |      |    |
| Total risk based capital ratio  | 7.5%                                | 3.6%                              | --  |      |    |
| Return on equity <sup>1</sup>   | -269.9%                             | -200.2%                           | --  |      |    |
| Return on assets <sup>1</sup>   | -15.9%                              | -5.6%                             | --  |      |    |
| Net interest margin <sup>1</sup>  | 1.9%                                | 1.3%                              | --  |      |    |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}                               | 28.9%                               | 23.0%                             | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 133.8%                              | -33350.0%                         | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 18.9%                               | 0.0%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2010                                | 2011                              | 2010  | 2011 |    |
| Construction & development  | 81.5%                               | 81.5%                             | 13.6%   | 0.0% | -- |
| Closed-end 1-4 family residential   | 62.6%                               | 54.9%                             | 37.0%   | 0.0% | -- |
| Home equity   | 10.6%                               | 32.5%                             | 11.3%   | 0.0% | -- |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 0.0%                                | 0.0%                              | 0.0%  | 0.0% | -- |
| Commercial & Industrial   | 0.5%                                | 42.5%                             | 2.2%  | 0.0% | -- |
| Commercial real estate  | 8.6%                                | 19.1%                             | 1.5%  | 0.0% | -- |
| Total loans   | 11.6%                               | 33.5%                             | 4.8%  | 0.0% | -- |